

## Information to identify the case:

|                                 |                                  |                                 |             |
|---------------------------------|----------------------------------|---------------------------------|-------------|
| Debtor 1:                       | <b>Brenda L. Earl</b>            | Social Security number or ITIN: | xxx-xx-2033 |
|                                 | First Name Middle Name Last Name | EIN:                            | --_-----    |
| Debtor 2:                       |                                  | Social Security number or ITIN: | -----       |
| (Spouse, if filing)             | First Name Middle Name Last Name | EIN:                            | --_-----    |
| United States Bankruptcy Court: | District of New Jersey           | Date case filed for chapter:    | 7 9/5/17    |
| Case number:                    | 17-28130-JNP                     |                                 |             |

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

|   | About Debtor 1:   | About Debtor 2:              |
|---|---|------------------------------|
| 1. Debtor's full name                       | Brenda L. Earl  |                              |
| 2. All other names used in the last 8 years |   |                              |
| 3. Address                                  | 2109 S Winthrop Ave<br>Lindenwold, NJ 08021-2520  |                              |
| 4. Debtor's attorney<br>Name and address    | Martin I. Isenberg<br>Scher and Isenberg LLC<br>High Ridge Commons, Suite 200<br>200 Haddonfield-Berlin Road<br>Gibbsboro, NJ 08026 | Contact phone (856) 782-8222 |
| 5. Bankruptcy trustee<br>Name and address   | Thomas J Subranni<br>Subranni Zaubert<br>1624 Pacific Avenue<br>Atlantic City, NJ 08401   | Contact phone (609) 347-7000 |

For more information, see page 2 &gt;

Debtor **Brenda L. Earl**Case number **17-28130-JNP**

|   |   |   |
|---|---|---|
| <b>6. Bankruptcy clerk's office</b><br><br>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856  | 401 Market Street<br>Camden, NJ 08102<br>Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .  | Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)<br><br>Contact phone 856-361-2300<br><br>Date: 9/13/17 |
| <b>7. Meeting of creditors</b><br><br><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b><br><br>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. | <b>October 16, 2017 at 02:00 PM</b><br><br>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  | Location:<br><br><b>Bridge View Building, Suite 102,<br/>         800 Cooper Street, Camden, NJ<br/>         08101</b>    |
| <b>8. Presumption of abuse</b><br><br>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.   | The presumption of abuse does not arise.  |   |
| <b>9. Deadlines</b><br><br>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.   | <b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b><br><br><b>Filing deadline: 12/15/17</b><br><br><b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <hr/> <b>Deadline to object to exemptions:</b><br>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline: 30 days after the conclusion of the meeting of creditors</b> |   |
| <b>10. Proof of claim</b><br><br>Please do not file a proof of claim unless you receive a notice to do so.  | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.   |   |
| <b>11. Creditors with a foreign address</b>   | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.   |   |
| <b>12. Exempt property</b>  | The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.   |   |

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Brenda L. Earl  
 Debtor

Case No. 17-28130-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Sep 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 15, 2017.

db Brenda L. Earl, 2109 S Winthrop Ave, Lindenwold, NJ 08021-2520  
 tr +Thomas J Subranni, Subranni Zaubers, 1624 Pacific Avenue, Atlantic City, NJ 08401-6958  
 517053453 Lending Club Corporation, 21 Stevenson St Ste 300, San Francisco, CA 94105-2706  
 517053454 Mason Run Condominium Assoc, c/o Community Management Group, 455 Larchmont Blvd Ste 14A,  
 Mount Laurel, NJ 08054-1929  
 517053460 Orlando, FL 32896-5036, SYNCB/JC Penny, PO Box 965007, Orlando, FL 32896-5007  
 517053455 PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703  
 517053456 +Round Point Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1934  
 517053457 Steven Hordis, Esquire, 1522 Route 38, Cherry Hill, NJ 08002-2214  
 517053464 TD Bank USA/Target Credit, NCC-0240, PO Box 1470, Minneapolis, MN 55440-1470

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: misenbergesq@comcast.net Sep 13 2017 22:56:26 Martin I. Isenberg,  
 Scher and Isenberg LLC, High Ridge Commons, Suite 200, 200 Haddonfield-Berlin Road,  
 Gibbstown, NJ 08026

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 13 2017 22:57:25 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 13 2017 22:57:21 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

517053447 EDI: BANKAMER.COM Sep 13 2017 22:33:00 Bank of America Credit Card, PO Box 982238,  
 El Paso, TX 79998-2238

517053448 EDI: CAPITALONE.COM Sep 13 2017 22:33:00 Capital One Bank, PO Box 30281,  
 Salt Lake City, UT 84130-0281

517053449 EDI: RCSFNBMARIN.COM Sep 13 2017 22:33:00 Credit One Bank, PO Box 98872,  
 Las Vegas, NV 89193-8872

517053450 EDI: BLUESTEM Sep 13 2017 22:33:00 Fingerhut, 6250 Ridgewood Rd,  
 Saint Cloud, MN 56395-2001

517053451 EDI: CITICORP.COM Sep 13 2017 22:33:00 Home Depot, PO Box 6497,  
 Sioux Falls, SD 57117-6497

517053452 EDI: CBSKOHLS.COM Sep 13 2017 22:33:00 Kohl's Department Store, PO Box 3115,  
 Milwaukee, WI 53201-3115

517053458 EDI: RMSC.COM Sep 13 2017 22:33:00 SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015

517053459 EDI: RMSC.COM Sep 13 2017 22:33:00 SYNCB/Care Credit, PO Box 965036,  
 Orlando, FL 32896-5036

517053680 EDI: RMSC.COM Sep 13 2017 22:33:00 SYNCB/JC Penny, PO Box 965007,  
 Orlando, FL 32896-5007

517053619 EDI: RMSC.COM Sep 13 2017 22:33:00 SYNCB/JCPenney, PO Box 965007,  
 Orlando, FL 32896-5007

517053461 EDI: RMSC.COM Sep 13 2017 22:33:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005

517053462 EDI: RMSC.COM Sep 13 2017 22:33:00 SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024

517055018 +EDI: RMSC.COM Sep 13 2017 22:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021

517053463 EDI: WTRRNBNBANK.COM Sep 13 2017 22:33:00 TD Bank USA/ Target Credit, PO Box 673,  
 Minneapolis, MN 55440-0673

TOTAL: 17

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517053667\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America Credit Card, PO Box 982238,  
 El Paso, TX 79998-2238)

517053668\* Capital One Bank, PO Box 30281, Salt Lake City, UT 84130-0281

517053669\* Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872

517053670\* Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56395-2001

517053671\* Home Depot, PO Box 6497, Sioux Falls, SD 57117-6497

517053672\* Kohl's Department Store, PO Box 3115, Milwaukee, WI 53201-3115

517053673\* Lending Club Corporation, 21 Stevenson St Ste 300, San Francisco, CA 94105-2706

517053674\* Mason Run Condominium Assoc, c/o Community Management Group, 455 Larchmont Blvd Ste 14A,  
 Mount Laurel, NJ 08054-1929

517053675\* PNC Mortgage, PO Box 8703, Dayton, OH 45401-8703

517053676\* +Round Point Mortgage, 5032 Parkway Plaza Blvd, Charlotte, NC 28217-1934

517053678\* SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015

517053679\* SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036

517053681\* SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005

517053682\* SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024

517053677\* Steven Hordis, Esquire, 1522 Route 38, Cherry Hill, NJ 08002-2214

517053683\* TD Bank USA/ Target Credit, PO Box 673, Minneapolis, MN 55440-0673

517053684\* TD Bank USA/Target Credit, NCC-0240, PO Box 1470, Minneapolis, MN 55440-1470

TOTALS: 0, \* 17, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Sep 13, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 15, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 12, 2017 at the address(es) listed below:

Martin I. Isenberg on behalf of Debtor Brenda L. Earl misenbergesq@comcast.net,  
misenbergesq@comcast.net  
Thomas J Subranni trustee@subranni.com,  
szauber@subranni.com;ecorma@subranni.com;NJ84@ecfcbis.com;cwild@subranni.com;Subranni@remote7solu  
tions.com;hinnaurato@subranni.com  
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 3